



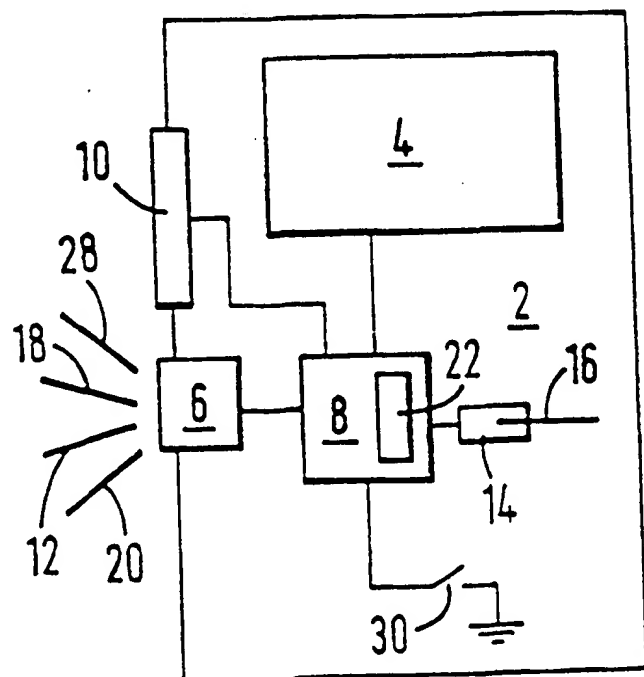
## INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(51) International Patent Classification <sup>5</sup> :  G07F 7/08, 9/08	A2	(11) International Publication Number: WO 99/08236  (43) International Publication Date: 18 February 1999 (18.02.99)
<p>(21) International Application Number: PCT/IB98/01323</p> <p>(22) International Filing Date: 4 August 1998 (04.08.98)</p> <p>(30) Priority Data: 9716490.9 4 August 1997 (04.08.97) GB</p> <p>(71) Applicant (for all designated States except US): MARS, INCORPORATED [US/US]; 6885 Elm Street, McLean, VA 22101-3883 (US).</p> <p>(72) Inventors; and (75) Inventors/Applicants (for US only): PHILLIPS, Carl, Alexander [US/US]; 404 Barker Drive, West Chester, PA 19380 (US). MCLAUGHLIN, Dave [US/US]; 147 Bryn-Mawr Avenue, Landsdowne, PA 19050 (US).</p> <p>(74) Common Representative: MARS, INCORPORATED; 26 Caxton Street, London SW1H 0RJ (GB).</p>	<p>(81) Designated States: AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, CA, CH, CN, CU, CZ, DE, DK, EE, ES, FI, GB, GE, GH, GM, HR, HU, ID, IL, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MD, MG, MK, MN, MW, MX, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, UA, UG, US, UZ, VN, YU, ZW, ARIPO patent (GH, GM, KE, LS, MW, SD, SZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GW, ML, MR, NE, SN, TD, TG).</p> <p><b>Published</b> Without international search report and to be republished upon receipt of that report.</p>	

(54) Title: METHOD AND APPARATUS FOR PERFORMING TRANSACTIONS

## (57) Abstract

A machine for use in carrying out transactions, such as a vending machine, accepts payments by reducing the value of credit data stored on a card. The accumulated total of payment received is stored in an internal memory, for example on another card. This value is transferred only to authorised downloading cards. A stop card can be used to prevent future downloading. A test card can be used to enable the machine to perform services or dispense products without a resultant loss in the credit stored on the card.



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